

United States Bankruptcy Court  
Middle District of FloridaIn re:  
Arlene Jeanette Delgado  
DebtorCase No. 19-08700-FMD  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113A-9

User: pbrenton  
Form ID: B318Page 1 of 2  
Total Noticed: 24

Date Rcvd: Dec 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2019.

db  
 28495455 +Arlene Jeanette Delgado, 221 Idleview Avenue, Lehigh Acres, FL 33936-7013  
 28495459 +ADELIZ VALENTIN, 221 IDLEVIEW AVENUE, LEHIGH ACRES, FL 33936-7013  
 28495460 +EQUIFAX CREDIT INFORMATION, SERVICES, INC., P.O. BOX 740241, ATLANTA, GA 30374-0241  
 28495461 +ERIC YOK, 113 RESERVOIR AVENUE, PROVIDENCE, RI 02907-3401  
 28495462 +EXPERIAN, 475 ANTON BOULEVARD, COSTA MESA, CA 92626-7037  
 28495470 +FRANK J MANNI, 1405 PLAINFIELD STREET, JOHNSTON, RI 02919-6807  
 28495473 +PETER ROBERTS & ASSOCIATES, 219 EAST MAIN ST, MILFORD, MA 01757-2823  
 28495474 +TRANSUNION CONSUMER SOLUTION, P.O. BOX 2000, CHESTER, PA 19016-2000  
 28495475 +US ATTORNEY GENERAL, 950 PENNSYLVANIA AVE NW, WASHINGTON, DC 20530-0009  
 28495476 +US ATTORNEY'S OFFICE MD FLA, 400 N TAMPA ST STE 3200, TAMPA, FL 33602-4774  
 28495477 +WAKEFIELD & ASSOCIATES, 7005 MIDDLEBROOK PIKE, KNOXVILLE, TN 37909-1156  
 28495476 +WAKEFIELD & ASSOCIATES, ATTN: BANKRUPTCY, 7005 MIDDLEBROOK PIKE, KNOXVILLE, TN 37909-1156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

28495456 +Fax: 602-659-2196 Dec 19 2019 00:40:33 CHEXSYSTEMS, CONSUMER RELATION,  
 7805 HUDSON RD STE 100, WOODBURY, MN 55125-1595  
 28495457 +EDI: CCS.COM Dec 19 2019 04:58:00 CREDIT COLLECTION SERVICES, ATTN: BANKRUPTCY,  
 725 CANTON ST, NORWOOD, MA 02062-2679  
 28495458 +EDI: CCS.COM Dec 19 2019 04:58:00 CREDIT COLLECTION SERVICES, PO BOX 607,  
 NORWOOD, MA 02062-0607  
 28495464 +EDI: IIC9.COM Dec 19 2019 04:58:00 I C SYSTEM INC, PO BOX 64378,  
 SAINT PAUL, MN 55164-0378  
 28495463 +EDI: IIC9.COM Dec 19 2019 04:58:00 I C SYSTEM INC, ATTN: BANKRUPTCY, PO BOX 64378,  
 ST PAUL, MN 55164-0378  
 28495465 EDI: IRS.COM Dec 19 2019 04:58:00 INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OP,  
 PO BOX 7346, PHILADELPHIA, PA 19101-7346  
 28495466 +E-mail/Text: srievera@jncollect.com Dec 19 2019 00:18:25 JONATHAN NEIL & ASSOC. INC,  
 ATTN: JEFF ADAMS, 18321 VENTURA BLVD - #1000, TARZANA, CA 91356-4255  
 28495468 +E-mail/Text: cedwards@ncsplus.com Dec 19 2019 00:18:12 NCSPLUS INCORPORATED,  
 117 E 24TH ST, NEW YORK, NY 10010-2919  
 28495467 +E-mail/Text: cedwards@ncsplus.com Dec 19 2019 00:18:12 NCSPLUS INCORPORATED,  
 ATTN: BANKRUPTCY, 117 EAST 24TH STREET, 5TH FLOOR, NEW YORK, NY 10010-2937  
 28495469 +E-mail/Text: bankruptcy@pracollet.com Dec 19 2019 00:19:00 PETER ROBERTS & ASSOCIATES,  
 ATTN: BANKRUPTCY, 231 E MAIN STREET, SUITE 201, MILFORD, MA 01757-2821  
 28495472 EDI: PRA.COM Dec 19 2019 04:58:00 PORTFOLIO RECOVERY, 150 CORPORATE BLVD,  
 NORFOLK, VA 23502  
 28495471 EDI: PRA.COM Dec 19 2019 04:58:00 PORTFOLIO RECOVERY, ATTN: BANKRUPTCY,  
 120 CORPORATE BLVD, NORFOLK, VA 23502

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 20, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2019 at the address(es) listed below:

David Lampley on behalf of Debtor Arlene Jeanette Delgado dlampley@dellutrilawgroup.com,  
 TheDelluttriLawGroup@jubileeek.net;dfineman@dellutrilawgroup.com;ign.dellutrilawgroup.com@gmail.co  
 m;R41982@notify.bestcase.com  
 Luis E Rivera, II trustee.rivera@gray-robinson.com,  
 lrivera@ecf.axosfs.com;jodi.payne@gray-robinson.com;ecf.alert+Rivera@titlexi.com  
 United States Trustee - FTM7/13 USTPRegion21.TP.ECF@USDQJ.GOV

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 3

**Information to identify the case:**Debtor 1 **Arlene Jeanette Delgado**Social Security number or ITIN **xxx-xx-8474**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

(Spouse, if filing)

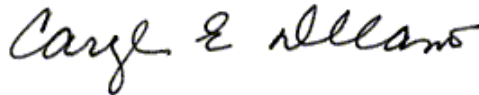
First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Middle District of Florida**Case number: **9:19-bk-08700-FMD**

12/15

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Arlene Jeanette Delgado  
aka Arlene J. Delgado, aka Arlene DelgadoDated: December 18, 2019Caryl E. Delano  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**